

NUANCE INVESTMENTS, LLC PRIVACY POLICY

| FACTS | WHAT DOES NUANCE INVESTMENTS, LLC DO WITH YOUR PERSONAL INFORMATION? | |
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| WHY? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. | |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number; ■ name; ■ address; ■ assets; ■ income; ■ account balances; ■ account transactions; ■ transaction history; ■ transaction or loss history; ■ investment experience; ■ risk tolerance; ■ retirement assets; ■ checking account information; ■ employment information; ■ wire transfer instructions. <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> | |
| How? | All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Nuance Investments, LLC ("Nuance") chooses to share; and whether you can limit this sharing. | |
| | Reasons we can share your personal information | Does Nuance Investments LLC share? |
| | For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes. Nuance may share personal information described above for business purposes with a non-affiliated third party if the entity is under contract to perform transaction processing or servicing on behalf of Nuance and otherwise as permitted by law. Any such contract entered by Nuance will include provisions designed to ensure that the third party will uphold and maintain privacy standards when handling personal information. Nuance may also disclose personal information to regulatory authorities as required by applicable law. |
| | For our marketing purposes —to offer our products and services to you | No. |
| | For joint marketing with other financial companies | No. |
| | For our affiliates' everyday business purposes —information about your transactions and experiences | Yes. Nuance shares personal information with affiliates as permitted by law. |
| | For our affiliates' everyday business purposes —information about your creditworthiness | No. |
| | For nonaffiliates to market to you | No. |
| QUESTIONS? | Call (816) 473-7080 or email Katie.Carver@nuanceinvestments.com | |

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| Who is providing this notice? | Nuance Investments, LLC |
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| <p>How does Nuance Investments, LLC protect my personal information?</p> | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Nuance limits access to personal information to individuals who need to know that information in order to provide our services to you.</p> |
| <p>How does Nuance Investments, LLC collect my personal information?</p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Seek advice about your investments; ■ Direct us to buy securities; ■ Direct us to sell your securities; ■ Enter into an investment advisory contract; ■ Give us your contact information. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

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| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Nuance may share personal information described above for business purposes as permitted by law with our affiliates. Our affiliates include financial companies such as investment advisers. Nuance does not share nonpublic information with affiliates so that they can market their services or products to you. |
| <p>Nonaffiliates</p> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Nuance may share personal information described above for business purposes with non-affiliated third parties performing transaction processing or servicing on behalf of Nuance and otherwise as permitted by law. Such companies may include broker-dealers, banks, investment advisers, mutual fund companies and insurance companies. Nuance may also share personal information with parties who provide technical support for our hardware and software systems and our legal and accounting professionals. Nuance does not share with non-affiliates so that they can market their services or products to you. |
| <p>Joint marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Nuance does not jointly market. |